

# HOW TO OPEN A SIPP

## GETTING STARTED

# HELP GUIDE

Use this step by step guide  
designed to help you  
get started.

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**How it works:** If you're looking for help on a particular part of this guide, you can find the step you are trying to complete below, and then broken down into smaller tasks

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- Go to the Fidelity homepage
- Select Investing from the top menu and select (SIPPs)
- Select Open my SIPP

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- Once you have your information with you, select I'm ready
- If you have an account with us already, select Log in
- If you are a new customer, select Continue

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## BEFORE YOU BEGIN

### THINGS YOU MAY NEED

- Your National Insurance number
- Debit card details (if you're making a one-off payment)
- Bank or building society details (if you're planning on setting up a regular savings plan)

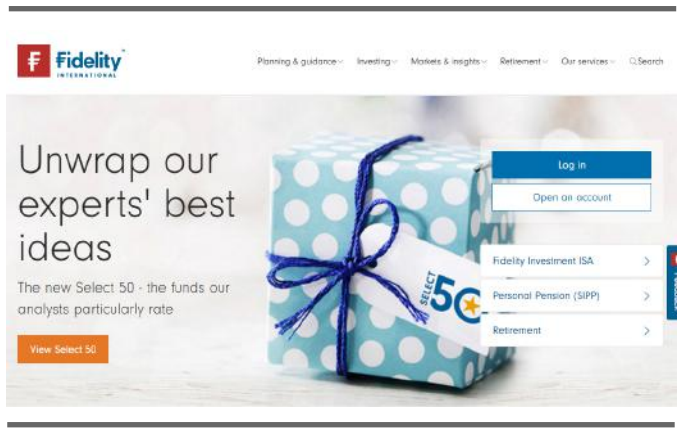
 **important information**

If you already have an account with Fidelity, please log in before you begin this process. By doing so we will be able to fill in many of your details before you start.

## GETTING TO THE SIPP PAGE 1 OF 2



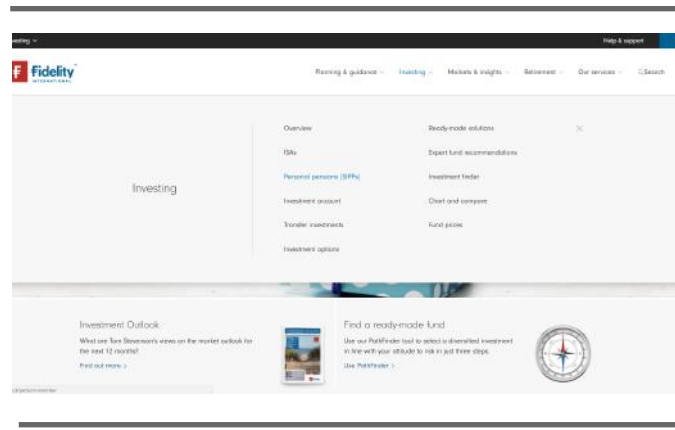
Go to the Fidelity homepage



Homepage link: [www.fidelity.co.uk](http://www.fidelity.co.uk)



Select **Investing** from the top menu and select **Personal pensions (SIPPs)**



Select **Open my SIPP**

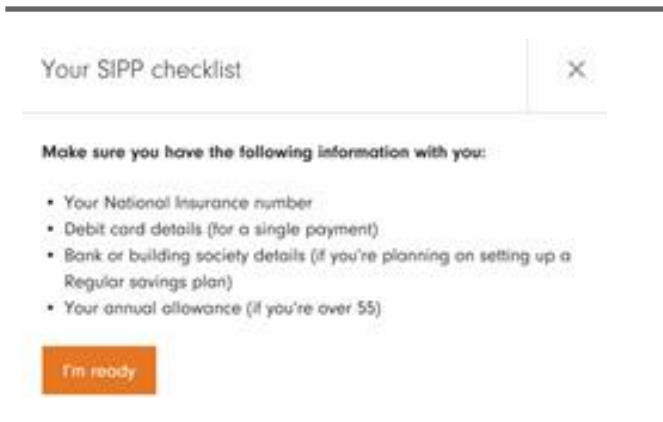


If you would like more information on our SIPP product, select 'Explore SIPP'.

# GETTING TO THE SIPP PAGE 2 OF 2



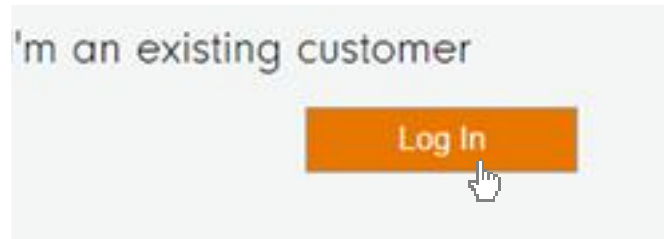
Once you have your information with you, select **I'm ready**



A SIPP checklist will appear. Please make sure you have the information with you as you'll need to provide them in the next steps.



If you have an account with us already, select **Log in**



If you are a new customer, select **Continue**





## ABOUT YOU



Enter your personal details

Enter your home address details

Enter your contact details and choose how you would like Fidelity to contact you

### Your personal details

Your name \*

Title  First name(s)  Last name(s)

Gender \*

Male  Female

Date of birth \*

DD  MM  YYYY

National Insurance number \*

### Your home address

Please enter your postcode and property name or number and we'll find your address. You need address to apply for this pension. Please note, we can't accept PO boxes or 'care of' addresses.

Postcode \*  Property name or number

[Enter address manually](#)

### Your contact details

Your email address \*

Your contact number \*

Mobile

Landline

Don't miss out on future offers and promotions from Fidelity. Be first to hear about new products and services that may be of interest to you.  
 Get special offers, updates and market insight to stay ahead of the game.  
We will not share your details with any other companies.

Fidelity market views, product updates and special offers

I'd like regular updates by email

I'd like regular updates by phone or post

The fields marked with a red asterisk will need to be completed as we require the information to process your application.

On the right hand side, you can choose if it is ok for us to update you by phone, post or email.

You can change your preferences at a later date if you change your mind.

## BENEFICIARY DETAILS AND CONTRIBUTIONS



### Enter your beneficiary details

### Enter how much you want to contribute, and how

### Search and add investments

#### Your beneficiary details

If you die before you take the benefits from your Fidelity SIPP, your account will usually pass on to your beneficiaries. We will use our discretion when paying any lump sums to your beneficiaries.

The form below allows you to provide the details for up to four beneficiaries.

If you have more than four beneficiaries, wish to leave your money to a charity, or don't want to complete the paper form at the end of the process

Title*	First name*	Last name*	Gender*
<input type="text" value="Title"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Gender"/>

Add beneficiary

Enter details here of the person you would like to be the beneficiary of your SIPP should you pass away.

You don't have to name a beneficiary however and can 'skip this step'. You may provide these details later if you wish.

#### Personal contributions

Lump sum (max £200k) Monthly (max £40)

Your personal contribution(s)

<input type="text" value="0"/>	<input type="text" value="0"/>
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Search and add funds  Add fund Invest in cash

Chosen fund(s)

Click the fund name to see the Key Investor Information Document or Fund Specific Information.

No funds or cash added.

Enter the amount you wish to contribute to your SIPP. You can make a lump sum (one-off) payment, a regular payment, or both. You can find out more information on contributions or investing in cash by selecting the blue question mark icons next to the text.

Search and add funds  Add fund Invest in cash

Chosen fund(s)

Click the fund name to see the Key Investor Information Document or Fund Specific Information.

The search will find all results that match with any of the words you have input. For example, if you type 'Fidelity', all results containing 'Fidelity' will appear. If you're unsure about what to invest in, you can choose to 'Invest in cash' and invest it at a later date.

## REVIEW AND AGREE



### Review your details

Your personal details		Edit
Name	Date of birth	
Mr wef ef	30/08/1990	
National Insurance number	Gender	
JT387838A	Male	
Retirement age	Occupation	
55	test	

You will now see all your details on the next page. Please review these details carefully.

**If everything looks correct**, please follow the next instructions.

Or

**If you see anything incorrect**, select any of the 'Edit' links on the page and you will be taken back to the section to amend the information.

### Confirm that you have read and agree to the terms and conditions

#### SIPP confirmation

\* I confirm:

- I have **not been given or received** financial advice from Fidelity
- I have saved or printed copies of the [Fidelity SIPP Key Features Document \(KIID\)](#) and/or [Fund Specific Information](#)
- I **accept and agree** to [Fidelity's policy](#) on the use of my personal
- I have **read the SIPP declaration** and agree to its terms.

#### important information

Please read all of the terms and policies listed. Once you are happy with everything, select the box provided to show that you have read and accept these and then click 'Confirm'.



## PAYMENT METHODS

The next step of the guide will tell you how to make your payment.

### IF YOU'VE OPTED FOR A REGULAR CONTRIBUTION:

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- Continue to **page 8** for guidance on how to set up your bank account details with us

### IF YOU'VE OPTED FOR A LUMP SUM CONTRIBUTION:

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- Skip to **page 9** for guidance on how to pay by debit card
- Skip to **page 10** for guidance on how to pay by bank transfer
- Skip to **page 11** for guidance on how to pay by cheque

### IF YOU'VE OPTED FOR A REGULAR AND LUMP SUM CONTRIBUTION:

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- Continue to **page 8** for guidance on how to set up bank account details with us. Once you have completed this, you can skip to your preferred payment option listed above for guidance on how to pay for your lump sum.

# IF YOU'RE SETTING UP A REGULAR CONTRIBUTION

## Enter your contribution payment details

You will have the option to select two dates for us to collect your regular contribution. Please then provide your bank account details in the grey box.

If another signature is required to authorise the direct debit, you should print and ensure all account holders sign the Direct Debit signature form at the confirmation stage of this process.



## Confirm your Direct Debit details are correct

Please review your details carefully **If everything looks correct**, select 'Confirm' at the bottom of the page.

Or

**If you see anything incorrect**, select 'Edit' and you will be taken back to the previous page.



## Confirmation of your application

You will now see confirmation along with a reference number on the screen. You can view a copy of this by selecting 'Print summary'. You can also view or print the key features documents, key information document, or the expression of wish form on this page.

**If you've opted for a lump sum contribution, you will receive your confirmation once you have completed the lump sum.**

# LUMP SUM: IF YOU'RE PAYING BY DEBIT CARD



Select to pay by Visa debit or Maestro/MasterCard debit and enter your details

Personal contribution payment - lump sum

Total personal lump sum contribution to pay **£800**

How would you like to make your lump sum payment? \*

Visa debit card  Maestro/MasterCard debit card  Bank transfer  Cheque

*i* The debit card must be for a UK bank/building society account.  
Debit card payments are usually invested the next business day after receiving the money from your bank. Please allow up to 5 business days for money to be received and invested.

Cardholders name \*

Mr

Card number \*

Valid from date \*    Expiry date \*    Security code \*

Month  Year     Month  Year    

Enter your card details here.



We verify your card details

## Additional security

We use the Verified by Visa/MasterCard Secure<sup>®</sup> add additional security to your payments and protect against unauthorised transactions. Your transaction is authorised when you enter your Verified by Visa SecureCode password.

**You may be asked to provide further information on the payment verification screen as part of your online transaction security. If you are unsure of your details, you may want to check with your card provider before proceeding.**

Confirmation of your payment

**Thank you.** You have successfully applied for your Fidelity SIPP

Reference number: 5084424717

**Please save and/or print the following documents**

[Key Features Document \(incorporating the Fidelity SIPP Client Terms Document \(KIID, where applicable\)\)](#)

Once your card details are verified, you will receive confirmation that your order has been successful. You can view a copy of your confirmation by selecting 'Print summary'. When your account has been set up, we will send you a confirmation of your account details.

## LUMP SUM: IF YOU'RE PAYING BY BANK TRANSFER



Select **Bank Transfer** before selecting **Submit** in the bottom right of the screen

How would you like to make your lump sum payment  
 Visa debit card  Maestro/MasterCard debit card



At the confirmation stage of this process we will provide you with a PDF slip with payment references and Fidelity bank account details. Fidelity will aim to invest your contributions with cleared funds within our bank account.

Please be sure to read the important information in the grey box on the screen.

Select the **Bank Transfer Slip** to view details on where to make the payment

Reference number: 5081424717

[Print summary](#)

Please now complete the steps outlined below

### Next steps to complete instruction

Action required

Document & details

[Use to complete instruction](#)

[Bank Transfer Slip](#)

**A PDF will open with payment references and Fidelity bank account details. Please make a note of these and use them to make your payment. We will aim to invest your contributions within two days of receiving the funds. You can view a copy of your confirmation by selecting 'Print summary'.**



### important information

Please make sure to take a note of our payment details as they won't be available once you leave this page. You will need these to send your payment to us and complete the process.

## LUMP SUM: IF YOU'RE PAYING BY CHEQUE



Select **Cheque** before selecting **Submit** in the bottom right of the screen

How would you like to make your lump sum payment? \*

Visa debit card  Maestro/MasterCard debit card  Bank transfer  Cheque



At the confirmation stage of this process you should print a payment slip to send with your cheque.

Please allow 4 business days for your cheque to clear. Once your cheque has cleared we'll invest your contribution into your chosen funds at the next available dealing point.

If you're paying by building society cheque or bankers draft, the cheque must be made payable to Fidelity using your title and name e.g. (Fidelity - re Mr J. Smith) You'll also need to ask your building society to endorse the cheque before you send it to us. Just ask them to either electronically print your name and account number on the reverse or handwrite the same details on the back and certify with an official building society stamp and cashiers signature.

Please be sure to read the important information in the grey box on the screen.

Save, print and put the cheque in the post

Thank you. You have successfully applied for your Fidelity SIPP.

Reference number: 0361124717

[Print summary](#)

Please now complete the steps outlined below

Next steps to complete instruction

Action required	Document & details
1 Print and post	Cheque Payment Slip <a href="#">↗</a>
2 Make payable to Fidelity and post	One cheque for £800

Post items together to this address:  
Fidelity International, P.O. Box 80, Tonbridge, Kent, TN11 9YA

After submitting your requests, you'll be provided with a 'Cheque Payment Slip'. Please print this off and, along with your cheque made payable to Fidelity, post these to:

**Fidelity International, P.O. Box 80, Tonbridge, Kent, TN11 9YA**

You can view a copy of your confirmation by selecting 'Print summary'.



### important information

Please make sure to send us your cheque payment slip along with your cheque so we can complete the account opening process. Once we receive your cheque, we'll invest your contribution into your chosen funds at the next available dealing point.



## THANK YOU

We hope you found it useful.

If you need help with another journey, you can find our other guides on our website.

